

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____

In re GARY B SCHAEFFER
Debtor

Case No. 09-17126
Reporting Period: Dec 1 - Jan 3, 2010

Social Security # 0893
(last 4 digits only)

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.
(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)		
Copies of bank statements		✓	
Disbursement Journal	MOR-2 (INDV)		
Balance Sheet	MOR-3 (INDV)		
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)		
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)		
Debtor Questionnaire	MOR-6 (INDV)		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date JAN 18 2010

Signature of Joint Debtor

Date _____

In re GARY B SCHAEFFER
Debtor

Case No.

09-17126

Reporting Period: 12/1/09 - 1/3/2010

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

Cash - Beginning of Month	7693.13
RECEIPTS	
Wages (Net)	10,587.01
Interest and Dividend Income	1.63
Alimony and Child Support	
Social Security and Pension Income	
Sale of Assets	
Other Income (attach schedule)	
Total Receipts	
Mortgage & Payment(s)	5684.00
Rental Payments	4838.00
Other Secured Note Payments	1753.35
Utilities	445.00
Insurance	1474.55
Auto Expense	
Lease Payments	
IRA Contributions	
Repairs and Maintenance	
Medical Expenses	2650
Food, Clothing, Hygiene	61.50
Charitable Contributions	
Alimony and Child Support Payments	2410
Taxes - Real Estate	
Taxes - Personal Property	
Taxes - Other (attach schedule)	
Travel and Entertainment	863.11
Gifts	567.98
Other (attach schedule)	
Total Ordinary Disbursements	
Professional Fees	2100.00
U. S. Trustee Fees	325.00
Other Reorganization Expenses (attach schedule)	
Total Reorganization Items	
Total Disbursements (Ordinary + Reorganization)	
Net Cash Flow (Total Receipts - Total Disbursements)	
Cash - End of Month (Must equal reconciled bank statement)	4008.11

In r

GARY B SCHAEFER

Debtor

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12-1-09 / 1-3-2010

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS
(continuation sheet)

THE FOLLOWING SECTION MUST BE COMPLETED

THE FOLLOWING SECTION MUST BE COMPLETED

TOTAL DISBURSEMENTS	<i>22,065 .53</i>
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	<i>22,065 .53</i>

In re GARY B SCHAEFFER
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BANK RECONCILIATIONS

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.
(Bank account numbers may be redacted to last four numbers.)

	Operating #	Payroll #	Tax #	Other #
BALANCE PER BOOKS				
BANK BALANCE				
(+) DEPOSITS IN TRANSIT (ATTACH LIST)				
(-) OUTSTANDING CHECKS (ATTACH LIST):				
OTHER (ATTACH EXPLANATION)				
ADJUSTED BANK BALANCE *				

"Adjusted Bank Balance" must equal "Balance per Books"

OTHER

In re GARY B SCHAEFFER
Debtor R

Case No. 09-11166
Reporting Period: 12-1-09 / 1-3-2010

DISBURSEMENT JOURNAL

CASH DISBURSEMENTS

BANK ACCOUNT DISBURSEMENTS

Total Disbursements for the Month

In re GARY B SCHAEFFER
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Case No. 09-17126
Reporting Period: 12-1-09 / 1-3 - 2010

BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
SCHEDULE A: REAL PROPERTY		
Primary Residence		
Other Property (attach schedule)		
TOTAL REAL PROPERTY ASSETS		
SCHEDULE B: PERSONAL PROPERTY		
Cash on Hand		
Bank Accounts		
Security Deposits		
Household Goods & Furnishings		
Books, Pictures, Art		
Wearing Apparel		
Furs and Jewelry		
Firearms & Sports Equipment		
Insurance Policies		
Annuities		
Education IRAs		
Retirement & Profit Sharing		
Stocks		
Partnerships & Joint Ventures		
Government & Corporate Bonds		
Accounts Receivable		
Alimony, maintenance, support or property settlements		
Other Liquidated Debts		
Equitable Interests in Schedule A property		
Contingent Interests		
Other Claims		
Patents & Copyrights		
Licenses & Franchises		
Customer Lists		
Autos, Trucks & Other Vehicles		
Boats & Motors		
Aircraft		
Office Equipment		
Machinery, supplies, equipment used for business		
Inventory		
Animals		
Crops		
Farming Equipment		
Farm Supplies		
Other Personal Property (attach schedule)		
TOTAL PERSONAL PROPERTY		
TOTAL ASSETS		

In re AH
Debtor

Case No. 09-17126
Reporting Period: 12-1-09 / 1-3-2010

In re Gary B Schaeffer
Debtor

Case No.

09-17126

Reporting Period:

12-1-09 / 1-3-2010

SUMMARY OF UNPAID POST-PETITION DEBTS

	Number of Days Past Due					
	Current	0-30	31-60	61-90	Over 91	Total
Mortgage						
Rent						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Other Post-Petition debt (<i>list creditor</i>)						
Total Post-petition Debts						

Explain how and when the Debtor intends to pay any past due post-petition debts.

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**POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE
AND ADEQUATE PROTECTION PAYMENTS**

NAME OF CREDITOR	SCHEDULED MONTHLY PAYMENT DUE	AMOUNT PAID DURING MONTH	TOTAL UNPAID POST PETITION
TOTAL PAYMENTS			

INSTALLMENT PAYMENTS

TYPE OF POLICY	CARRIER	PERIOD COVERED	PAYMENT AMOUNT & FREQUENCY

In re GARY B SCHAEFER
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Case No. 09-17126
Reporting Period: 12/11/09 - 1/13/2010

DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.	Yes	No
1 Have any funds been disbursed from any account other than a debtor in possession account this reporting period?	✓	
2 Is the Debtor delinquent in the timely filing of any post-petition tax returns?		✓
3 Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		✓
4 Is the Debtor delinquent in paying any insurance premium payment?		✓
5 Have any payments been made on pre-petition liabilities this reporting period?		✓
6 Are any post petition State or Federal income taxes past due?		✓
7 Are any post petition real estate taxes past due?		✓
8 Are any other post petition taxes past due?		✓
9 Have any pre-petition taxes been paid during this reporting period?		✓
10 Are any amounts owed to post petition creditors delinquent?		✓
11 Have any post petition loans been received by the Debtor from any party?		✓
12 Is the Debtor delinquent in paying any U.S. Trustee fees?		✓
13 Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		✓



Citigold

December 1 - January 3, 2010
Citigold Account 9976233851

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GARY B SCHAEFFER
2025 BROADWAY APT 21K
NEW YORK NY 10023-5019

CITIGOLD SERVICES
PO Box 769007
San Antonio, Texas 78245
For banking call: Citigold Services at (888) 248-4465*
Website: www.citibankonline.com

Citibank would like to wish you and your family a happy and healthy New Year.

Citigold is a service of Citibank, N.A. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Deposits		
Checking		
Checking	7,693.13	4,632.63
Citigold Relationship Total	\$7,693.13	\$4,632.63

Bank Loans Utilized	Last Period	This Period
Checking Plus	0.00	4,008.71
Mortgage	879,986.00	879,986.00
Total	\$879,986.00	\$883,994.71

* To ensure quality service, calls are randomly monitored and may be recorded.

Earnings Summary	This Period	This Year
Deposits		
Checking		
Checking	\$1.63	\$41.31
Citigold Relationship Total	\$1.63	\$41.31

Bank Interest Expense Summary	This Period	This Year
Checking Plus	5.80	7.90
Mortgage	6,966.56	38,316.25
Total	\$6,972.36	\$38,324.15

End of Summary Section

Fees & Rates Detail**Start of Bank Statement**

Citibank gives you the benefit of lower charges, better rates and higher transaction limits as you maintain higher balance levels. When determining your rates, rebates of ATM surcharges for non-Citibank ATM transactions and monthly service charge for this statement period, and the transaction limits and fee waivers that apply during the next statement period, Citibank considers your average balance during the month of November in all your qualifying checking, savings, investment, credit card and loan accounts that you asked us to combine. These balances may be in accounts that are reported on other statements. To link additional eligible Citibank accounts for consideration for next month's balances please refer to the phone number on page 1.

Rates and Charges	Your Combined Balance Range \$500,000-\$999,999
Rates	Preferred
Monthly Service Charge	None

Please refer to your Client Manual and Marketplace Addendum booklet for details on how to determine monthly fees, charges and applicable transaction limits. All fees assessed for this statement period will appear as charges to your checking account on your next Citigold statement.

Checking

Checking Activity	High Interest Checking 9976233851	Amount Subtracted	Amount Added	Balance
Date	Description			
12/01/09	Opening Balance			7,693.13
12/02/09	Deposit 08:32a Teller		6,900.00	14,593.13
12/02/09	Debit Card Purchase 11/29 02:12p #1947 ¹ GREENPATH, INC. 248-553-5400 MI 09335 Schools/Education, Day Care	BK 100.00		14,493.13
12/02/09	Check # 742	CHUBB 665.00		13,828.13
12/02/09	Check # 739	CH-SVP 482.00		13,346.13
12/03/09	Deposit 10:03a Teller	250 MERYL RENT 3,441.00		16,787.13
12/03/09	Check # 748	MED INS 809.55		15,977.58
12/03/09	Check # 745	WAYNE GREENWALD 2,000.00		13,977.58
12/04/09	Cash Withdrawal 05:35p #1947 Citibank ATM 175 W 72ND STREET, NY, NY	200.00		13,777.58
12/04/09	Check # 744	CH-SVP 482.00		13,295.58
12/07/09	Debit Card Purchase 12/02 08:22a #1947 ¹ MTA MVM 72ND STREET & 212-METROCARD NY 09338 Misc Transportation	METRO CARD 89.00		13,206.58
12/07/09	Debit PIN Purchase 12/06 03:23p #1947 2025 BROADWAY	NEW YORK NYUS02159 MEDICINE 50.00		13,156.58
12/07/09	Check # 747	250 MILE M76 2,200.00 ✓		10,956.58
12/08/09	Debit Card Purchase 12/05 08:28p #1947 ¹ FRANCISCO CENTRO V NEW YORK NY 09341 Restaurant/Bar	Dinner 186.85		10,769.73
12/08/09	Debit Card Purchase 12/06 01:10p #1947 ¹ OVERSTOCK.COM	800-843-2446 UT 09341 67.98		10,701.75
	Specialty Retail stores	X-mas GIFT		



Citigold

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Checking Continued

Checking Activity Continued

High Interest Checking 9976233851

Date	Description	Amount Subtracted	Amount Added	Balance
12/08/09	Debit Card Purchase 12/04 07:33p #19471 USPS.COM CLICK66100QPS WASHINGTON DC 09339 Specialty Retail stores	POST OFFICE 4.80		10,696.95
12/09/09	Cash Withdrawal 05:03p #1947 Citibank ATM 175 W 72ND STREET, NY, NY	200.00		10,496.95
12/09/09	Check # 743	MR HERBERT 2,600.00		7,896.95
12/09/09	Check # 746	MICER SQ. MAINTENANCE 1,886.00		6,010.95
12/09/09	Check # 749	FEDERAL EXPRESS 342.23		5,668.72
12/10/09	Check # 750	CHILD SUPPORT 482.00		5,186.72
12/11/09	Debit Card Purchase 12/09 03:35p #19471 MANHATTAN MINISTOR #40 NEW YORK NY 09344 Misc Business Services	835.00		4,351.72
12/11/09	Cash Withdrawal 05:15p #1947 Citibank ATM 175 W 72ND STREET, NY, NY	200.00		4,151.72
12/11/09	Check # 752	O.S.M 300.00		3,851.72
12/14/09	Check # 751	2025 BROADWAY MANTENCE 2,952.00		899.72
12/15/09	Debit Card Purchase 12/13 10:19p #19471 SULLIVANS-KING00085225 PHILADEPLHIA PA 09348 Restaurant/Bar	BUSINESS OWNER 117.73		781.99
12/15/09	Debit Card Purchase 12/11 05:47p #19471 WWW.EARTHLINK.NET	800-719-4660 GA 09346 INT PROVIDER 32.85		749.14
12/15/09	Debit Card Purchase 12/12 03:21p #19471 HALE AND HEARTY SO	NEW YORK NY 09348 LUNCH 22.67		726.47
12/16/09	Deposit 08:22a Teller	ON ED RETURN OF Smile EXP. 650.00		1,376.47
12/16/09	Debit Card Purchase 12/14 06:37p #19471 CHINA FUN Restaurant/Bar	NEW YORK NY 09349 PINTER 47.73		1,328.74
12/16/09	Debit Card Purchase 12/14 02:37p #19471 PORT PARKING LLC Autos (rental, service, gas)	NEW YORK NY 09349 BUSINESS EXP 22.00		1,306.74
12/17/09	Debit Card Purchase 12/13 07:24p #19471 EMBASSY SUITES VALLEY WAYNE PA 09350 Hotels & Motels	BUSINESS EXP 214.92		1,091.82
12/17/09	Debit Card Purchase 12/15 08:37p #19471 EBAY INC.	08862858380 CA 09350 EBAY EXP. 50.78		1,041.04
12/17/09	Debit Card Purchase 12/14 11:56a #19471 GULF OIL 92039626 BELLMAR NJ 09350 Autos (rental, service, gas)	BUSINESS EXP 35.26		1,005.78
12/18/09	Debit Card Purchase 12/15 02:24p #19471 MAYSON 2 CLEANERS Misc Personal Services	NEW YORK NY 09351 ART CLEANING 61.50		944.28
12/18/09	Debit Card Purchase 12/15 06:47p #19471 FRANCESCO PIZZERIA AND NEW YORK NY 09351 Restaurant/Bar	PINTER 37.00		907.28

Checking Continued

Checking Activity
Continued

High Interest Checking 9976233851

Date	Description	Amount Subtracted	Amount Added	Balance
12/21/09	Debit Card Purchase 12/17 03:22p #19471 FANDANGO.COM FANDANGO.COM CA 09352 Recreational Services	MOVIES w/ FAMILY	36.00	871.28
12/21/09	Cash Withdrawal on 12/19 ² 10:06a #1947 Citibank ATM 162 AMSTERDAM AVENUE, NY, NY	200.00		671.28
12/21/09	Cash Withdrawal on 12/19 ² 10:08a #1947 Citibank ATM 162 AMSTERDAM AVENUE, NY, NY	200.00		471.28
12/21/09	Check # 754	CJL SUPPORT	482.00	10.72
12/22/09	Debit Card Purchase 12/18 10:58p #19471 LINKEDIN Misc Business Services	6506873555 CA 09355 B.S. EXPENSE	24.95	35.67
12/22/09	Checking Plus Transfer to cover Overdraft		100.00	64.33
12/24/09	ACH Electronic Credit GLOBAL SAGE LTD PAYROLL		10,587.01	10,651.34
12/24/09	Transfer to Checking Plus 08:10a #1947 ONLINE	Reference # 006212	2,105.80	8,545.54
12/24/09	Check # 757	MONTHLY HOUSE EXPENSE	750.00	7,795.54
12/28/09	Transfer to ESA 10:52a #1947 ONLINE	Reference # 006810 HELOL	1,128.35	6,667.19
12/28/09	Check # 759	Michelle + Amex	554.17	6,113.02
12/28/09	Check # 755	CH. EQUIP0127	482.00	5,631.02
12/29/09	Transfer from Checking Plus 11:34a #1947 ONLINE	Reference # 005236	4,000.00	9,631.02
12/29/09	Check # 764	CIN ET BK DEPOSIT	445.00	9,186.02
12/30/09	Debit Card Purchase 12/28 12:48p #19471 FANDANGO.COM FANDANGO.COM CA 09363 Recreational Services		28.00	9,158.02
12/30/09	Cash Withdrawal 02:41p #1947 Citibank ATM 175 W 72ND STREET, NY, NY		300.00	8,858.02
12/31/09	ACH Electronic Credit GLOBAL SAGE Pyt fm GS	BUSINESS REIMBURSEMENT	549.56	9,407.58
12/31/09	Check # 766	O. I. P. INITIAL TRANSFER	4,090.43	5,317.15
12/31/09	Check # 765	SCHAFFER ZWD OVER	61.15	5,256.00
12/31/09	ACH Electronic Debit FIA CardServices CHECK PYMT 0000000762	GBS/PSS CREDIT CARD	625.00	4,631.00
12/31/09	Interest for 34 days, Average Daily Balance \$5,821.39 Average Rate 0.30%, Annual Percentage Yield Earned 0.30%		1.63	4,632.63
	Total Subtracted/Added		29,289.70	26,229.20
1/03/10	Closing Balance			4,632.63

All transaction times and dates reflected are based on Eastern Standard Time.

¹ AAdvantage miles earned for this transaction² Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.



Citigold

December 1 - January 3, 2010

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Citigold Account 9976233851

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Checking Continued

Checks Paid

	Check	Date	Amount									
	739	12/02	482.00	746	12/09	1,886.00	751	12/14	2,952.00	759*	12/28	554.17
	742*	12/02	665.00	747	12/07	2,200.00	752	12/11	300.00	764*	12/29	445.00
	743	12/09	2,600.00	748	12/03	809.55	754*	12/21	482.00	765	12/31	61.15
	744	12/04	482.00	749	12/09	342.23	755	12/28	482.00	766	12/31	4,090.43
	745	12/03	2,000.00	750	12/10	482.00	757*	12/24	750.00			

* Indicates gap in check number sequence

Number Checks Paid:

19

Totaling:

\$22,065.53

Overdraft Protection

As of	Source of Coverage	Amount
1/03/10	Checking Plus	\$1,000.00
1/03/10	Total Overdraft Protection	\$1,000.00

Citibank AAdvantage Summary

AAdvantage Number	Miles accumulated through purchases	Miles reduced due to credits/returns	Miles adjusted due to disputes/investigations	Bonus Miles	Total Miles accumulated during statement cycle	Total Miles accumulated year-to-date
M8243Y0	2006	0	0	0	2006	2035

Bank Loans

Checking Plus Checking Plus 9976233851 Credit Line: 5,000.00 Amount Available: 1,000.00 Amount You Owe: 4,008.71

Date	Activity	Amount Paid	Amount Borrowed	Amount Owed
12/01/09	Opening Amount Owed			0.00
12/11/09	Cash Withdrawal Citibank ATM 175 W 72ND STREET, NY, NY	500.00		500.00
12/11/09	Cash Withdrawal Citibank ATM 175 W 72ND STREET, NY, NY	500.00		1,000.00
12/21/09	Cash Withdrawal citibank ATM 162 AMSTERDAM AVENUE, NY, NY	800.00		1,800.00
12/22/09	Cash Withdrawal Citibank ATM 175 W 72ND STREET, NY, NY	200.00		2,000.00
12/22/09	Transfer to Cover Overdraft	100.00		2,100.00
12/24/09	Transfer from Checking ONLINE Reference # 006212	2,105.80		5.80-
12/29/09	Transfer to Checking ONLINE Reference # 005236	4,000.00		3,994.20
1/03/10	FINANCE CHARGE		14.51	4,008.71
	Total Subtracted/Added	2,105.80	6,100.00	
1/03/10	Closing Amount Owed			4,008.71

Bank Loans Continued

Payments were applied as:

Principal	2,100.00
Finance Charge	5.80

Rate next billing cycle = 13.25%

Minimum Payment Due on February 3: **75.38**

Checking Plus Finance Charges	Dates	# of days	Annual Percentage Rate	Daily Periodic Rate	Average of Daily Balances	Finance Charge
	12/01/09-1/03/10	34	13.25%	.036300%	\$1,176.47	\$14.52

Mortgage & Home Equity Products	Account	As of Date	Monthly Payment	Lending Rate	Original or Max Line Amount	Available Now	Amount You Owe
	Mortgage 20050535473	12/01/09	\$3,483.28	4.75%	\$880,000.00	\$0.00	\$879,986.00

